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(54) **ELECTRONIC SETTLEMENT AUTHENTICATION
 SYSTEM AND ELECTRONIC COMMERCE
 SERVICE PROVIDER DEVICE**

electronic commerce service provider device.

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(57) Abstract:

PROBLEM TO BE SOLVED: To easily and securely carry out electronic commerce such as on-line shopping through the Internet by preventing secret information on a credit card number etc., from leaking.

SOLUTION: Order data on an article etc., are sent from a user terminal 1-1 to the electronic commerce service provider device 1-6 through the Internet 1-5 and the electronic commerce provider device sends those data out to an electronic settlement authentication system 1-7. The electronic settlement authentication system calls the user terminal back through a public telephone network 1-3 to receive secret information on a credit card number etc., directly from the user terminal through the public telephone network, sends the secret information to a credit card settlement system 1-9, and receives authentication result data on the credit card number etc., from the credit card settlement system and then sends the authentication result data to the

